

COMMUNITY BANK

	CPP Disbursement Date 12/19/2008	Cert 30417	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$510	\$467	-8.4%		
Loans	\$457	\$408	-10.7%		
Construction & development	\$56	\$38	-32.3%		
Closed-end 1-4 family residential	\$143	\$137	-4.5%		
Home equity	\$39	\$35	-10.1%		
Credit card	\$0	\$0	-100.0%		
Other consumer	\$7	\$5	-33.5%		
Commercial & Industrial	\$47	\$51	8.7%		
Commercial real estate	\$120	\$105	-12.8%		
Unused commitments	\$43	\$34	-22.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$18			
Cash & balances due	\$9	\$14	43.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$461	\$415	-10.0%		
Deposits	\$365	\$385	5.5%		
Total other borrowings	\$93	\$25	-73.1%		
FHLB advances	\$0	\$25			
Equity					
Equity capital at quarter end	\$49	\$52	6.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	11.4%	--		
Tier 1 risk based capital ratio	11.6%	14.0%	--		
Total risk based capital ratio	12.8%	15.2%	--		
Return on equity ¹	-4.1%	11.1%	--		
Return on assets ¹	-0.4%	1.2%	--		
Net interest margin ¹	4.9%	4.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	90.6%	40.1%	--		
Loss provision to net charge-offs (qtr)	280.3%	699.2%	--		
Net charge-offs to average loans and leases ¹	0.9%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	2.2%	5.8%	0.3%	0.1%	--
Closed-end 1-4 family residential	3.4%	3.9%	0.5%	0.0%	--
Home equity	1.3%	0.1%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.5%	3.5%	1.3%	0.0%	--
Commercial & Industrial	0.8%	2.8%	1.1%	0.3%	--
Commercial real estate	0.8%	4.8%	-0.3%	0.1%	--
Total loans	1.8%	3.6%	0.2%	0.1%	--